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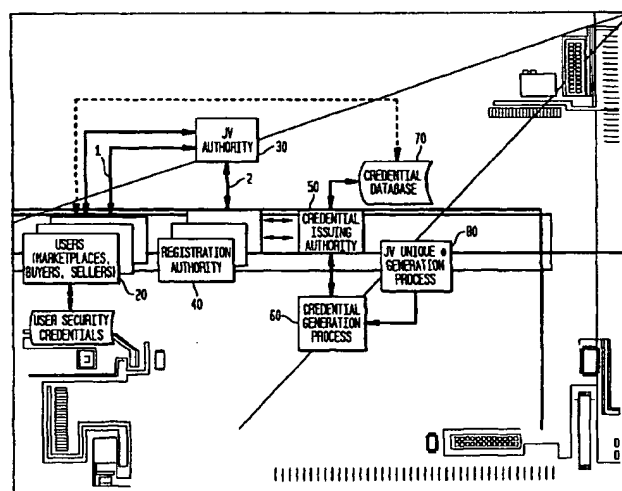
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(54) Title: **IDENTITY INSURANCE TRANSACTION METHOD**



(57) Abstract: The instant invention relates to a system and method for ensuring and verifying the identity of all parties in an online marketplace (120) transaction involving buyers (110), sellers (130), and third parties, such as a market place. Anonymous transactions are supported by this invention. Verification is provided and insurance may be purchased in accordance with the instant invention guaranteeing that the parties are who they represent themselves to be and are capable of entering into the transaction (50), thereby facilitating completion of the transaction. Both the verification provided and insurance purchased take into account numerous factors including, but not limited to, the credit score of a user trading counterpart (100, 220), the amount and type of a user's or trading counterpart's past trading activity, the monetary amount, size, and type of transaction for which verification and/or insurance is sought, and the nature of the goods and/or services involved in the transaction for which verification and/or insurance is sought.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US01/50730

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/4

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/1,4,7,8,10,35,37,38

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Insurance, financial products, premium, identity, credit risk, decision support.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,E	US 2002/0002475 A1 (FREEDMAN et al) 3 January 2002 (03.01.2002), see entire document.	1-40
Y,E	US 2002/0023051 A1 (KUNZLE et al) 21 February 2002 (21.02.2002), see entire document.	1-40
Y,E	US 2002/0046053 A1 (HARE et al) 18 April 2002 (18.04.2002), see entire document.	1-40
Y,E	US 2002/0055862 A1 (JINKS) 9 May 2002 (09.05.2002), see entire document.	1-40
Y,E	US 2002/0091550 A1 (WHITE et al) 11 July 2002 (11.07.2002), see entire document.	1-40



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INTERNATIONAL SEARCH REPORT

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C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,E	US 2002/0091551 A1 (PARIS) 11 July 2002 (11.07.2002), see entire document.	1-40

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